

Sub A1

- [illegible]

7. The method of claim 1 further comprising:
initializing communication from the base unit to a financial
institution.

5 8. The method of claim 1 further comprising:
encrypting the transaction identification from the base unit prior to
transmitting.

9. The method of claim 1 further comprising:
decrypting the transaction identification at the financial institution.

10 10. The method of claim 1 wherein transaction identification is used as
a pointer to actual transaction information.

11. The method of claim 1 further comprising:
initializing communication from the base unit to a transaction
totaling device.

15 12. The method of claim 1 further comprising:
accepting a transaction from the hand held device, based on the
displayed amount.

13. A system for conducting mobile commerce comprising:
means for authorizing a user;
means for transmitting a transaction request from the user;
5 means for transmitting an amount and a transaction identification in
response to the transaction request;
means for notifying the user of the amount;
means for transmitting a user identification and the transaction
identification from the user; and
10 means for posting a credit transaction to the user identification as a
function of the transaction identification.

14. The system of claim 13 further comprising:
means for initiating communication to a transaction totaling device.

15. The system of claim 13 further comprising:
means for initiating communication to a financial institution.

16. The system of claim 13 further comprising:
means for allowing a user to accept a transaction based on the
displayed amount.

17. A computer readable medium storing a computer program comprising:
- 5 computer readable code for authorizing a user;
computer readable code for transmitting a transaction request from a user;
- 10 computer readable code for transmitting an amount and a transaction identification in response to the transaction request;
computer readable code for displaying the amount to the user;
computer readable code for transmitting a user identification and the transaction identification from the user; and
computer readable code for posting a credit transaction to the user identification, as a function of the transaction identification.
- 15 18. The computer readable medium of claim 17 further comprising:
computer readable code for initiating communication to a transaction totaling device.
19. The computer readable medium of claim 17 further comprising:
computer readable code for initiating communication to a financial institution.
- 20 20. The computer readable medium of claim 15 further comprising:
computer readable code for accepting a transaction from the user, based on the displayed amount.